

Fill in this information to identify the case:

Debtor 1 Calvin Abraham

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 16-56821

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of Bungalow Series III Trust

Court claim no. (if known): 8-1

Last 4 digits of any number you use to
identify the debtor's account: 1 1 8 5

Date of payment change:
Must be at least 21 days after date of this notice 05/01/2020

New total payment: \$ 1,272.04
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 662.69 New escrow payment: \$ 405.36

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Calvin Abraham

First Name Middle Name Last Name

Case number (if known) **16-56821****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons

Signature

Date **03/30/2020**

Print:

Molly Slutsky Simons

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email **bankruptcy@sottileandbarile.com**

Analysis Date: March 16, 2020

CALVIN ABRAHAM
46052 DUNN RD
BELLEVILLE MI 48111

Loan: [REDACTED]

Property Address:
46052 DUNN ROAD
BELLEVILLE, MI 48111

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from May 2019 to Apr 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective May 01, 2020:
Principal & Interest Pmt:		866.68	866.68
Escrow Payment:		662.69	405.36
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$1,529.37	\$1,272.04

Escrow Balance Calculation	
Due Date:	Feb 01, 2020
Escrow Balance:	(1,281.03)
Anticipated Pmts to Escrow:	1,988.07
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$707.04

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
May 2019				6,073.90	*	0.00	(6,073.90)
Jun 2019		662.69			*	0.00	(5,411.21)
Jun 2019		501.61			* Escrow Only Payment	0.00	(4,909.60)
Jul 2019		662.69			*	0.00	(4,246.91)
Jul 2019		1,325.38			*	0.00	(2,921.53)
Jul 2019		94.52			* Escrow Only Payment	0.00	(2,827.01)
Aug 2019		662.69			*	0.00	(2,164.32)
Aug 2019				902.58	* City/Town Tax	0.00	(3,066.90)
Sep 2019		662.69			*	0.00	(2,404.21)
Oct 2019		662.69			*	0.00	(1,741.52)
Oct 2019		662.69			*	0.00	(1,078.83)
Nov 2019		662.69			*	0.00	(416.14)
Dec 2019		662.69			*	0.00	246.55
Dec 2019		662.69			*	0.00	909.24
Dec 2019				1,739.76	* City/Town Tax	0.00	(830.52)
Jan 2020		662.69			*	0.00	(167.83)
Mar 2020		446.11			* Escrow Only Payment	0.00	278.28
Mar 2020		662.69			*	0.00	940.97
Mar 2020				2,222.00	* Homeowners Policy	0.00	(1,281.03)
					Anticipated Transactions	0.00	(1,281.03)
Mar 2020		1,325.38					44.35
Apr 2020		662.69					707.04
	\$0.00	\$11,645.28	\$0.00	\$10,938.24			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: March 16, 2020

CALVIN ABRAHAM

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	707.04	810.74
May 2020	405.36			1,112.40	1,216.10
Jun 2020	405.36			1,517.76	1,621.46
Jul 2020	405.36			1,923.12	2,026.82
Aug 2020	405.36			2,328.48	2,432.18
Sep 2020	405.36	902.58	City/Town Tax	1,831.26	1,934.96
Oct 2020	405.36			2,236.62	2,340.32
Nov 2020	405.36			2,641.98	2,745.68
Dec 2020	405.36			3,047.34	3,151.04
Jan 2021	405.36			3,452.70	3,556.40
Feb 2021	405.36	1,739.76	City/Town Tax	2,118.30	2,222.00
Mar 2021	405.36			2,523.66	2,627.36
Apr 2021	405.36	2,222.00	Homeowners Policy	707.02	810.72
	<u>\$4,864.32</u>	<u>\$4,864.34</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 810.72. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 810.72 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 707.04. Your starting balance (escrow balance required) according to this analysis should be \$810.74. This means you have a shortage of 103.70. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,864.34. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	405.36
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$405.36</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION**

In Re:

Case No. 16-56821-tjt

Calvin Abraham

Chapter 13

Debtor.

Judge Thomas J. Tucker

PROOF OF SERVICE

The undersigned does hereby certify that a copy of the Notice of Mortgage Payment Change has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on March 30, 2020 to the following:

Calvin Abraham, Debtor
46052 Dunn Road
Belleville, MI 48111

William D. Johnson, Debtor's Counsel
filing@acclaimlegalservices.com

Ryan Allen Paree, Debtor's Counsel
filing@acclaimlegalservices.com

Tammy L. Terry, Trustee
mieb_ecfadmin@det13.net

United States Trustee's Office
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

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